

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Peter M. Fox
Debtor

Case No. 11-05045-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 51

Date Rcvd: Nov 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2016.

db Peter M. Fox, Jr., RR1 Box 1001, Dingmans Ferry, PA 18328
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive, Lewisville, TX 75067)
3908871 +A-1 Collection, P.O. Box 7387, West Trenton, NJ 08628-0387
3908868 +AMC, Box 1235, Elmsford, NY 10523-0935
3908873 ARMS, 2727 Piedmont Avenue, Hungtindon Valley, PA 19006
3908872 +Allentown Anesthesia Associates, 1245 S. Cedar Crest, Allentown, PA 18103-6258
3908874 +Arthur Lashin Esq., 400 Market Street, Philadelphia, PA 19106-2513
3908876 +Brian Lambert DDS, 451 East Main St, Middletown, NY 10940-2535
3908884 +Financial Recoveries, P.O. Box 1388, Mt. Laurl, NJ 08054-7388
3908866 Fox Peter M Jr, RR 1 Box 1001, Dingmas Ferry, PA 18328
3908885 +Global Medical, P.O. Box 148, Bath, PA 18014-0148
3908886 Hogarth, P.O. Box 13039, Philadelphia, PA 19101
3908867 JOHN A POKA ATTORNEY AT LAW, 103 STEVEN COURT, MONROE, NY 10950-4522
3908889 +LMIC Radiology, 1230 S. Cedar Crest Ste. 303, Allentown, PA 18103-6212
3908888 #+Lehigh Valley Diagnostic, P.O. Box 3449, Allentown, PA 18106-0449
3908890 +M & S Septic Services, P.O. Box 665, Port Jervis, NY 12771-0665
3908891 +Morristown Memorial, P.O. Box 35610, Newark, NJ 07193-5610
3908892 +NCO Financial, 508 Prudential Rd., Horsham, PA 19044-2309
4801345 +Nationstar Mortgage LLC, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
3908893 +Newton Memorial Hospital, 175 High Street, Newton, NJ 07860-1099
3908894 +PDAB, 66 Ford Rd #114, Denville, NJ 07834-1300
3908895 +Pike County District Court, 60-3-04, 213 Sikver Lake Rd., Dingmas Ferry, PA 18328-9630
3908896 +Pocono Medical Care, 301 West Hartford, Milford, PA 18337-1106
3908897 +Practice Assoc, P.O. Box 23831, Newark, NJ 07189-0831
3908898 +Quest Diagnostics, P.O. Box 740-775, Cincinnati, OH 45274-0775
3908899 +Quest Diagnostics, P.O. Box 64378, Baltimore, MD 21264-4378
3908901 +Quest Diagnostics, P.O. Box 740755, Cincinnati, OH 45274-0755
3908870 +Radiological Assoc Of NNJ, P.O. Box 10728, Lancaster, PA 17605-0728
3908902 Radiological Associates Of NNJ, P.O. Box 17605, Lancaster, PA 17605
3908904 St. Lukes Quackertown Campus, 1021 Park Avenue, Quackertown, PA 18951
3908905 +TF Asscoaites, P.O. Box 114, Wayne, NJ 07474-0114
3908906 +Thomas Lanzilotti, Dr., 5 Route 94, Vernon, NJ 07462-3553
3931101 +VNB Loan Services, Inc, PO Box 1015, Spring Valley, NY 10977-0815
3908907 +Valley National Bank, P.O. Box. 963, Wayne, NJ 07474-0963

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Nov 30 2016 18:58:00 BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333
cr +EDI: PRA.COM Nov 30 2016 18:58:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
3908869 +EDI: RMCB.COM Nov 30 2016 18:58:00 AMCA, Box. 1235, Elmsford, NY 10523-0935
3982790 +EDI: BANKAMER.COM Nov 30 2016 18:58:00 Bank of America, N.A., 400 National Way, Simi Valley, CA 93065-6414
3908881 EDI: CITICORP.COM Nov 30 2016 18:58:00 Citi Cards, P.O. Box 182564, Columbus, OH 43218-2564
3908880 EDI: CITICORP.COM Nov 30 2016 18:58:00 Citi Cards, P.O. Box 183051, Columbus, OH 43218-3051
3908877 +E-mail/Text: bankruptcy@usecapital.com Nov 30 2016 19:04:00 Capital Accounts, P.O. Box 140065, Nashville, TN 37214-0065
3965636 EDI: CAPITALONE.COM Nov 30 2016 18:58:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
3908878 +EDI: CAPITALONE.COM Nov 30 2016 18:58:00 Capitol One Bak, P.O. Box 71083, Charlotte, NC 28272-1083
3908879 EDI: CHASE.COM Nov 30 2016 19:03:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
3938250 EDI: CHASE.COM Nov 30 2016 19:03:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
3908882 +E-mail/Text: ering@cbhv.com Nov 30 2016 19:03:42 Collection Bureau Of The Hudson Val, Box 831, Newburgh, NY 12551-0831
3908883 +EDI: CCS.COM Nov 30 2016 19:03:00 Credit Collection, P.O. Box 55126, Boston, MA 02205-5126
3952105 EDI: PRA.COM Nov 30 2016 18:58:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
4001754 EDI: PRA.COM Nov 30 2016 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
3908903 +E-mail/Text: collectionskypeds@yahoo.com Nov 30 2016 19:03:45 Skyland Pediatrics, 328A Sparta Avenue, Sparta, NJ 07871-1166
3908908 +E-mail/Text: jill@wildacreslakes.org Nov 30 2016 19:03:40 Wild Acres Lakes, RR1 Box 500, Dingmans Ferry, PA 18328-9744

TOTAL: 17

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 2 of 2
Total Noticed: 51

Date Rcvd: Nov 30, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4240131* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
3908875 ##Bank Of America, P.O. Box 961206, Fort Worth, TX 76161-0206
3908887 ##Lehigh Valley Anesthesia, 1245 S. Cedar Crest Blvd., Allentown, PA 18103-6258
3908900 ##Quest Diagnostics, P.O. Box 71304, Philadelphia, PA 19176-1304
 TOTALS: 0, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
John Arpad Poka on behalf of Debtor Peter M. Fox, Jr. jpoka@optonline.net
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Kevin S Frankel on behalf of Creditor NATIONSTAR MORTGAGE, LLC pa-bk@logs.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Peter M. Fox Jr.**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:11-bk-05045-RNO**

Social Security number or ITIN **xxx-xx-5232**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

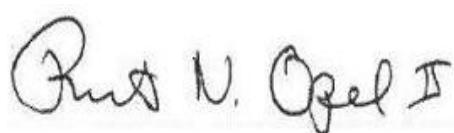
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter M. Fox Jr.

**By the
court:**

November 30, 2016



Honorable Robert N. Opel
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.